



New Mexico Disaster



Recovery

People Helping People

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FEMA Photo by Andrea Booher

Zuni Hot Shot firefighters take a break from working on the Cerro Grande fire.

New Mexico survives wildfires

New Mexicans and their neighbors from across the country rallied to save lives when wildfires erupted in the north-central part of the state beginning May 5. Help continues in partnership with the Federal Emergency Management Agency (FEMA), the New Mexico Office of Emergency Management and a host of volunteer organizations.

Following a request by Gov. Gary Johnson, President Bill Clinton declared a major disaster May 13. Emergency assistance was authorized by the President on May 11 to supplement the state's fire-fighting efforts and help meet immediate human needs.

"We're pleased that the federal government is helping residents cope with this disaster," Gov. Johnson said. "The federal-state partnership enables us to provide victims with access to a wide range of disaster recovery assistance."

Programs available to eligible disaster assistance applicants, coordinated at the federal level by FEMA, can include grants to help pay for temporary housing, minor home repairs, mortgage assistance and other serious disaster-related expenses.

Low-interest loans from the U.S. Small Business Administration also are available to cover individual and business property losses that are not fully insured.

"We want to help people as quickly as possible. FEMA can't make you whole, but we can start you on the road to recovery," said FEMA Director James L. Witt. "And there are steps people can take to protect themselves from future disasters."

Witt named Mark S. Ghilarducci to coordinate the federal relief effort. Bob Grieve of the New Mexico Office of Emergency Management is the state coordinating officer.

IMPORTANT RECOVERY INFORMATION

■ Register By Phone

People who suffered the effects of recent wildfires and live in a disaster-declared county are urged to begin the application process by calling 800-462-9029 (TTY 800-462-7585 if you are speech- or hearing-impaired).

■ Disaster Housing Assistance

The Federal Emergency Management Agency (FEMA) may provide grants to pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the fires.

■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes.

■ Project Impact

Communities can form partnerships among businesses, individuals and the government to reduce damage from future natural disasters. That is the focus of FEMA's *Project Impact*. To learn more about disaster resistant measures you can take, visit FEMA's website at www.fema.gov or call the *Project Impact* hotline at 800-227-4731.

Apply by Phone

1-800-462-9029
(TTY: 1-800-462-7585)

8 a.m. to 6 p.m.
Seven Days a Week

TOLL FREE



A message from PRESIDENT Bill Clinton

As residents of New Mexico faced the recent fires, I watched with great concern the terrible loss and destruction you suffered. I have great admiration for the courage and perseverance you have shown.

Once again we have experienced the terrible destruction that nature visits on us periodically. While we cannot prevent these disasters, there are steps we can take to limit the damage they cause. This has been the focus of *Project Impact: Building Disaster Resistant Communities*, an effort that relies on federal, state and local officials working together with businesses, community organizations and local citizens to make their communities safer in the face of disasters.

We know prevention works. We have seen examples of businesses that have fortified themselves to withstand hurricane winds, homes that were raised out of reach of flood areas, schools that were strengthened to withstand the fury of tornadoes and homes made less vulnerable to fires. I encourage each of you to explore the options available to you to make your homes and families safer in the event of future fires.

In the meantime, the federal, state and local governments will bring the full force of their aid to help you recover from the terrible effects you have suffered from this storm. We will be with you, along with our state and local partners, for as long as it takes to help you on the road to recovery. My prayers for you are that you will be spared further dislocation from this storm and that soon you will be able to pick up the threads of normal life again.



A message from GOVERNOR Gary Johnson

The fires that have devastated New Mexico have displaced hundreds of people who now must work to rebuild their lives. I have been heartened and humbled by the response of affected citizens, who have faced the situation with strength, patience and concern for their neighbors. And I cannot say enough about the men and women who have been on the fire line, day after day, risking their own well being to restore peace and safety to communities and priceless natural resources that have been ravaged by fire.

We are working now to address the myriad issues that have arisen from these circumstances. Early on, I requested a major disaster declaration that was immediately signed by President Clinton. We are now working with the various federal, state, and local agencies involved in the disaster recovery effort and will pursue whatever avenues available to provide relief. I am grateful to all these agencies for making this a priority.

There are many lessons to be learned from our experience. It drives home what we already knew, that our forested areas are very vulnerable. We cannot be careful enough to ensure that they do not ignite. We must focus on education and prevention, as well as explore new ways to safeguard our communities near forested lands. We must look toward the future and continuously reassess how we build and manage our natural resources so that future generation benefit from our lessons.

I have never been more proud to be a New Mexican. The response from our communities to this situation is a testament that working together, we can weather any crisis. I thank you.

Prevention is the answer to future fires

The fires we experienced this spring have burned more intensely and have been more difficult to control because of increased fuel buildups, according to the New Mexico Forestry Division. Fire safety should be a constant goal for every land-owner. If you live in wildfire country, make your home as defensible as possible.

The New Mexico Forestry Division offers three Rs of defensible space:

- **Removal**—Eliminate entire plants, particularly trees and shrubs from

the site. For example, cut down a dead tree or cut out a flammable shrub.

- **Reduction**—Remove plant parts, such as branches or leaves. For example, prune dead wood from a shrub, remove low tree branches and mow dead grass.
- **Replacement**—Substitute less flammable plants for hazardous vegetation. For example, remove a dense stand of flammable shrubs and plant irrigated, well-maintained flowerbeds.

Is there an area at least 30 feet wide surrounding your house that is lean, clean and green? The area immediately adjacent to your house is particularly important in terms of effective defensible space. It is also an area that is usually landscaped. Within an area extending at least 30 feet from the house, the vegetation should be kept lean, clean and green.

Keeping your defensible space effective is a continual process. An effective defensible space can quickly be diminished through neglect.

Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of the wildfires beginning May 5 and are located in the declared counties may be eligible for assistance. Designated counties are Bernalillo, Chaves, Cibola, DeBaca, Dona Ana, Eddy, Guadalupe, Lincoln, Los Alamos, McKinley, Mora, Otero, Rio Arriba, Sandoval, San Juan, San Miguel, Santa Fe, Sierra, Socorro, Taos and Torrance.

DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental aid.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment.

PROGRAMS

Types of help available

CONSUMER SERVICES

Assistance is available to file consumer complaints about disreputable business practices and other problems.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Farm Service Agency office.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early refunds.

MENTAL HEALTH/STRESS COUNSELING

Crisis mental health services are provided through the New Mexico Department of Health's (NMDOH) contract with the Crisis Response of Santa Fe, which established a 24-hour crisis line, **888-920-6333**. Additional information on health concerns will be provided by the NMDOH.

FRAUD PROTECTION AND LEGAL SERVICES

Complaints of fraud or other misrepresentation may be filed with the Office of Consumer Protection at the New Mexico Attorney General's Office (phone **800-678-1508**). General legal assistance

is available from Disaster Legal Services, administered by the Bar Association of New Mexico. Complaints regarding insurance matters may be referred to the New Mexico Public Regulation Commission at **800-947-4722**.

INSURANCE INFORMATION

Assistance is available from the state Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies such as the American Red Cross, Salvation Army and religious groups offer a wide range of services, from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.



To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Unemployed by the disaster?

Individuals who have been temporarily displaced from their jobs due to the fire in Los Alamos County and are not receiving a salary from their employers may be qualified for disaster unemployment insurance benefits.

Disaster Unemployment Assistance (DUA) is a federal disaster program funded by FEMA and administered by the state. The amount of the check is determined by state guidelines.

Applications are being accepted and processed at all New Mexico Department of Labor Workforce Development Centers.

Centers closest to Los Alamos are: Santa Fe, **827-7434** (Emergency location, Santa Fe Community College, Room 225); Espanola, **753-2285**; Albuquerque, **841-9300**; and Rio Rancho, **891-1911**.

Also, individuals in the affected counties who have been displaced from their homes and have been receiving unemployment insurance benefits should contact one of these offices to ensure benefits are not interrupted.



Make *sure* disaster aid goes to those who deserve it.

FEMA Fraud Hotline

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the FEMA Helpline, 800-525-0321 (TTY: 800-462-7585) or the state equal rights officer.



FEMA Photo by Andrea Booher

FEMA Regional Director Buddy Young surveys damage in Los Alamos with Deputy Fire Chief Louis Jones of Roswell.

SBA

Not Just for Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses. These SBA loans fund repairs of damages to homes, businesses and private property that are not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Homeowners and renters may borrow up to \$40,000 for

replacement of disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Businesses and private non-profit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

SBA makes Economic Injury Disaster Loans to businesses to provide working capital to businesses financially affected by the disaster, even if they had no property damage. Businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need help in completing your loan application, you can get help from an SBA representative at all disaster recovery centers.



FEMA Photo by Andrea Booher

Zuni Hot Shot firefighters put out smoldering forest fires.

HISTORICAL PRESERVATION

New Mexico culture is unique and special. Within Los Alamos County and many of the other areas affected by the fires there are numerous sites listed on the National Register of Historic Places and the New Mexico State Register of Cultural Properties.

The New Mexico State Historic Preservation Division (HPD) stands ready to provide technical assistance on disaster recovery for historic or potentially historic structures affected by this disaster. Outside the downtown area, fire may have removed the protection for archaeological sites and exposed many new sites previously obscured by natural cover. If you see pottery and stone tools or other cultural items, please leave them in place. Help save New Mexico's heritage. Call HPD at **505-827-6320** for assistance.

Fire prevention checklist

This homeowner's checklist will help reduce your fire risk. Also, contact your local fire department, forestry office, emergency management office or building department for information about local fire laws, building codes and protection measures.

Always be ready for an emergency evacuation. Evacuation may be the only way to protect your family in a wildfire. Know where to go and what to bring with you. Plan several escape routes in case roads are blocked by a wildfire.

- Learn the history of wildfire in your area.
- Create a 30-foot safety zone around the house. If you live on a hill, extend the zone on the downhill side. Fire spreads rapidly uphill. The steeper the slope, the more open space you will need to protect your home.
- Create a second zone beyond the 30-foot zone, which should extend at least 100 feet around the house.
- Store combustible material away from the house. Stack firewood 100 feet away and uphill from the house. Keep the gas grill and propane tank at least 15 feet from the house. Clear an area 15 feet around the grill.
- Enclose sun decks and porches underneath.
- Enclose eaves and overhangs to reduce the hazard.
- Cover house vents with wire mesh.
- Avoid flammable roofing materials such as wood, shake and shingle. Clear gutters of leaves and debris.
- Cover chimneys and stovepipes with spark arrestors. Use spark arrestors made of 12-gauge welded or woven wire mesh screen with openings 1/2 inch across.



Recovery is published by the Federal Emergency Management Agency and the New Mexico Emergency Management Division with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 1-800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>

State of New Mexico's Web Page
www.state.nm.us
DR 1329

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Use caution hiring contractors to repair fire damage

Common sense is the watchword when hiring a contractor to repair or rebuild your fire-damaged home.

"If you were satisfied with past work done by local licensed contractors, try them first. If they cannot help you, ask for recommendations," Bob Grieve, state coordinating officer said. "If you must hire a contractor you don't know, talk to several before signing anything."

To help the process go as smoothly as possible, follow these suggestions:

Check the contractor's reputation.

The local Better Business Bureau, home builders association or building trades council are sources of information. Ask if the contractor you are thinking of using has unanswered complaints filed against him.

Ask for references. Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

Ask for proof of insurance. Be sure the contractor has disability and workers' compensation insurance. If not, you may be liable for accidents on your property.

Ask for a written estimate. Make sure it includes everything you expect



FEMA Photo by Andrea Booher

FEMA Special Assistant David Fukutomi and Deputy State Coordinating Officer Bill Ewing assess damage in Los Alamos.

the contractor to do. Some contractors charge a fee for an estimate.

Ask for a contract. The contract should clearly state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces. It may be worthwhile to have a lawyer look at the contract before signing it.

Ask for guarantees in writing. If the contractor provides guarantees, he should clearly state what is guaranteed, who is responsible for the guarantee

(dealer, contractor or manufacturer) and how long the guarantee is valid.

Get a copy of the final, signed contract. Once signed, the contract is binding upon both you and the contractor.

Do not sign off before the job is finished. Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.



CLIP & Save

IMPORTANT phone numbers

■ FEDERAL AGENCIES

FEMA Registration 800-462-9029
(TTY for hearing/speech-impaired) 800-462-7585
Disaster Information Helpline 800-525-0321
(TTY for hearing/speech-impaired) 800-462-7585
FEMA Fraud Detection 800-323-8603
National Flood Insurance Program 800-720-1090
Internal Revenue Service 800-829-1040
(TTY for hearing/speech-impaired) 800-829-4059
Housing and Urban Development Hotline 800-669-9777
Social Security Administration 800-772-1213
Veterans Affairs 800-827-1000
U.S. Small Business Administration 800-366-6303

■ STATE AGENCIES

Governor's Office 505-827-3000
Highway and Transportation
Department, Road Status 800-432-4269

Attorney General's Office, Consumer

Protection 800-678-1508; 505-827-6060
Public Regulation
Commission 800-947-4722; 505-827-4500
Energy Minerals & Natural Resources
Forestry Division 505-827-5830
To Report a Wildfire 505-827-8080
State Parks 505-827-7173
Environment, Office
of the Secretary 505-827-2855
Health, Office of the Secretary 505-827-2613
Human Services 800-432-6217
Public Safety 505-827-9000
Regulation and Licensing,
Construction Industries 505-827-7030

■ VOLUNTARY AGENCIES

American Red Cross
Hotline 888-664-4272
Donations 800-helpnow, 800-435-7669
Spanish 800-257-7575
Food Depot 505-471-1633
Salvation Army 505-988-8054